

other party's plan. This time, it passed—but only because it had bipartisan support. We don't know what will happen when that same question comes before the Senate this week, but we know we won't see a strictly party-line vote.

The lesson is obvious: Neither party can pass a bill without the other party, and neither Chamber can send that bill to the President without the other Chamber. Therefore, if you're looking for a case study on why cooperation is necessary, that is as clear as it comes.

It is just as obvious that we cannot meet in the middle if one side refuses to give any ground. Both parties and both Houses must be willing to work together. We cannot negotiate without a partner on the other side of the table. We will not find a solution in stubbornness.

I will repeat the request I have made since the beginning of the budget debate. It is a request for reasonableness. It is the same call for compromise and consensus that has always kept this diverse Nation moving forward. It is the same appeal made by one of the great Senators in the history of this country—a Senator whose seat the Republican leader now holds. Kentucky's Henry Clay said:

All legislation is founded upon the principle of mutual concession.

If the Senate and House cannot pass a long-term budget that keeps the country open for business, another reality will be made very plain for the American people to see. It will be crystal clear which party was willing to work toward a common goal and which party lacked the courage to compromise.

RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, leadership time is reserved.

MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will be in a period of morning business until 10:30 a.m., with Senators permitted to speak therein for up to 10 minutes each, with the time equally divided and controlled between the two leaders, or their designees, with the majority controlling the first half of the time, and the Republicans controlling the final half.

The Senator from Maryland is recognized.

AFFORDABLE CARE ACT

Mr. CARDIN. Madam President, I take this time to reflect with my colleagues and say that we celebrate today the 1-year anniversary of the passage of the Affordable Care Act, and to reflect how much happened to improve health care in America since the passage of the Affordable Care Act.

We have reason to celebrate. If you are a senior in the Medicare Program, and you now know that you can see your primary care doctor every year for an annual wellness exam, and that wellness exam will now be covered under Medicare, and you will have an opportunity to meet with your doctor and take charge of your own health, you have a reason to celebrate passage of the Affordable Care Act.

If you are a senior who happens to fall within the coverage gap under the prescription drug benefits in Medicare, the so-called doughnut hole, and you have been forced at times to leave prescriptions on the counter of a drugstore because you could not afford to pay the cost of the prescription, and you now know that there is coverage in Medicare if you fall within that gap—for last year, 3.2 million seniors who fell within the gap received a \$250 check. This year, the seniors who fall within this coverage gap will receive a 50-percent discount on their brandname drugs. Next year, their benefit will be worth as much as \$2,400 and, by 2020, we will close the gap entirely, all as a result of the passage of the Affordable Care Act. So you have reason to celebrate that Congress finally got the job done.

If you are an American family, like many, and you celebrate your child's graduation from college, only to find that your child could no longer be covered under your health insurance policy because of the age restriction, and now you learn that Congress has changed that age to 26, so you can keep your youngster under your family insurance program, and that child now has health insurance, and you are one of 1.2 million people who benefit from this provision that was in the Affordable Care Act, you have reason to celebrate the passage of the Affordable Care Act.

If you are a small business owner who can now afford to cover your employees because of the small business tax credit that was included in the Affordable Care Act—4 million eligible institutions will be eligible for that tax credit, and soon you will be able to get competitive rates. Small businesses today pay 20 percent more for the same coverage large companies have. Congress took action last year to eliminate that disparity. If you are one of those small business owners now benefiting from that tax credit or who will benefit from more competitive rates and better choice, you have reason to celebrate the passage of the Affordable Care Act.

If you happen to be a consumer of health insurance, as almost all of us are, and you want value for your premium dollar, you now know that with passage of the Affordable Care Act, the lion's share of your health premiums must go for health benefits, reining in the excessive administrative costs of private insurance companies, and you know now that Congress has taken action to prevent the abusive practices of

private insurance companies, you have reason to celebrate the passage of the Affordable Care Act.

If you happen to be the woman in Maryland, who was hiking in the mountains of West Virginia and fell off a cliff, was unconscious, and was flown to the closest emergency room to receive care and was denied coverage because she did not call ahead for preauthorization, you have a reason to celebrate the enactment of the Affordable Care Act.

Yes, insurance companies have denied coverage for emergency care because of requirements for preauthorization or have denied coverage because the ultimate diagnosis did not meet their standard for reimbursement, even though your symptoms indicated you should seek emergency care. I started working on that issue in 1995, known as the prudent layperson's standards for requiring insurance companies to reimburse their policyholders for visits to emergency rooms, where their symptoms indicated they should go to the emergency room.

In 1997, Medicare and Medicaid were changed in order to provide for the prudent layperson's standard for reimbursement. Now all insurance companies must comply with that standard because of the passage of the Affordable Care Act.

If you are a parent who has a child who has asthma or you have been told that the insurance company won't provide full coverage because of your child's preexisting condition, and now you can get full coverage for your child, you too have a reason to celebrate the passage of the Affordable Care Act.

If you are an adult and have been told you cannot get insurance because of a preexisting condition, such as high blood pressure, or you happen to be like a couple from Montgomery County, MD, who had to get two separate insurance policies because of preexisting conditions, paying two separate premiums and two separate deductibles, and now you know you can get one insurance plan that will cover your family, you have a reason to celebrate, because that too was corrected by the Affordable Care Act that was passed by Congress 1 year ago.

If you happen to be a taxpayer who is concerned about the fiscal soundness of Medicare or the budget deficit, you too have a reason to celebrate enactment of the Affordable Care Act, because the Affordable Care Act extended the solvency of the Medicare system by 12 years, putting it on a safer basis, making it less vulnerable for our budget.

The enactment of the Affordable Care Act reduced the Federal budget deficit by over \$100 billion during the first 10 years, and over \$1.5 trillion during the first 20 years. This is because, quite frankly, this bill manages illness much more cost effectively. It uses health information technology more effectively and it invests in wellness, and it brings down the cost. That is not what this